

ABSTRACT

Downloading configuration data to program card terminals and providing real-time data of activity occurring at card terminals. A merchant can log on to a system server and enter information to program options for its card terminals such as via a web page on an Internet site. The system server formats the information into a file based upon a communication protocol and programming rules for the card terminal, and downloads the file to it as a data stream. The card terminal programs itself according to the configuration data. A merchant can also view data for activity occurring at its card terminals, possibly in real-time proximate to detection of the activity by the system server. In conjunction with processing transactions or other activity from the card terminals, the system server replicates the records for the activity and makes them available to merchants such as via a web page on an Internet site. Both the entry of configuration data and viewing of real-time activity can occur at a network connection remote from the card terminals, allowing the merchants to program the card terminals and view their activity at any location having network access.